

Information to identify the case:

Debtor 1	Daniel J. Gorth	Social Security number or ITIN	xxx-xx-2619
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-30886-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel J. Gorth

1/9/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Daniel J. Gorth
DebtorCase No. 13-30886-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db
+Daniel J. Gorth, 5 Coursen Street, Stanhope, NJ 07874-2909
514233646 +Applied Bank, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
514233645 +Applied Bank, 7 Banta Place, Hackensack, NJ 07601-5604
514233651 +Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-2120
514233652 +Cypress Financial Recoveries, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
514233655 FIA Card Services, 1100 North King Street, Wilmington, DE 19801
514233643 +Goldman & Warshaw, PC, for American Express, 34 Maple Avenue, Suite 101, Pine Brook, NJ 07058-9394
516546880 +MTGLQ Investors, L.P, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516546883 +MTGLQ Investors, L.P, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603, MTGLQ Investors, L.P, c/o Shellpoint Mortgage Servicing 29603-0826
514233659 +Midland Funding/Chase, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514233660 +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
517683190 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517683191 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
514315811 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2019 23:38:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 09 2019 23:38:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +E-mail/Text: bankruptcy.bnc@ditech.com Jan 09 2019 23:37:47 Green Tree Servicing LLC, as authorized servicer f, PO Box 6154, Rapid City, SD 57709-6154
514233642 +EDI: BECKLEE.COM Jan 10 2019 04:08:00 American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
514233644 +EDI: AMEREXPR.COM Jan 10 2019 04:08:00 American Express Bank FSB, 435 South 2700 West, Salt Lake City, UT 84184-0001
514475327 EDI: BECKLEE.COM Jan 10 2019 04:08:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514266492 EDI: AIS.COM Jan 10 2019 04:08:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514233647 +EDI: APPLIEDBANK.COM Jan 10 2019 04:08:00 Applied Card Bank, Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125
514233648 +EDI: ACCE.COM Jan 10 2019 04:08:00 Asset Acceptance, Attn: Bankrupcy Dept, Po Box 2036, Warren, MI 48090-2036
514280326 +EDI: ACCE.COM Jan 10 2019 04:08:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
514233649 EDI: BANKAMER.COM Jan 10 2019 04:08:00 Bank Of America, Po Box 982235, El Paso, TX 79998
514233650 +E-mail/Text: bankruptcy@cavps.com Jan 09 2019 23:38:32 Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
514256433 +E-mail/Text: bankruptcy@cavps.com Jan 09 2019 23:38:32 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
514233653 +E-mail/Text: clientservices@cfrrfinancial.com Jan 09 2019 23:37:24 Cypress Financial Recoveries, 175 Washington Ave., Dumont, NJ 07628-2336
514254420 EDI: DISCOVER.COM Jan 10 2019 04:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514233654 +EDI: DISCOVER.COM Jan 10 2019 04:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
514233656 EDI: RMSC.COM Jan 10 2019 04:08:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
514311388 E-mail/Text: bankruptcy.bnc@ditech.com Jan 09 2019 23:37:47 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154
514311387 E-mail/Text: bankruptcy.bnc@ditech.com Jan 09 2019 23:37:47 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514233657 +EDI: CBSKOHL.S.COM Jan 10 2019 04:08:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
514233658 +EDI: MID8.COM Jan 10 2019 04:08:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517728794 E-mail/Text: bkdepartment@rtresolutions.com Jan 09 2019 23:38:27 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517728795 E-mail/Text: bkdepartment@rtresolutions.com Jan 09 2019 23:38:27 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029, Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jan 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO Box 6154,
Rapid City, SD 57703-6154)
516546882* +MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Dean G. Sutton on behalf of Debtor Daniel J. Gorth dgs123@ptd.net
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for
Fannie Mae, as owner and holder of account/contract originated by GMAC Mortgage Corporation
d/b/a DITECH.COM dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC dnj@pbslaw.org
TOTAL: 6